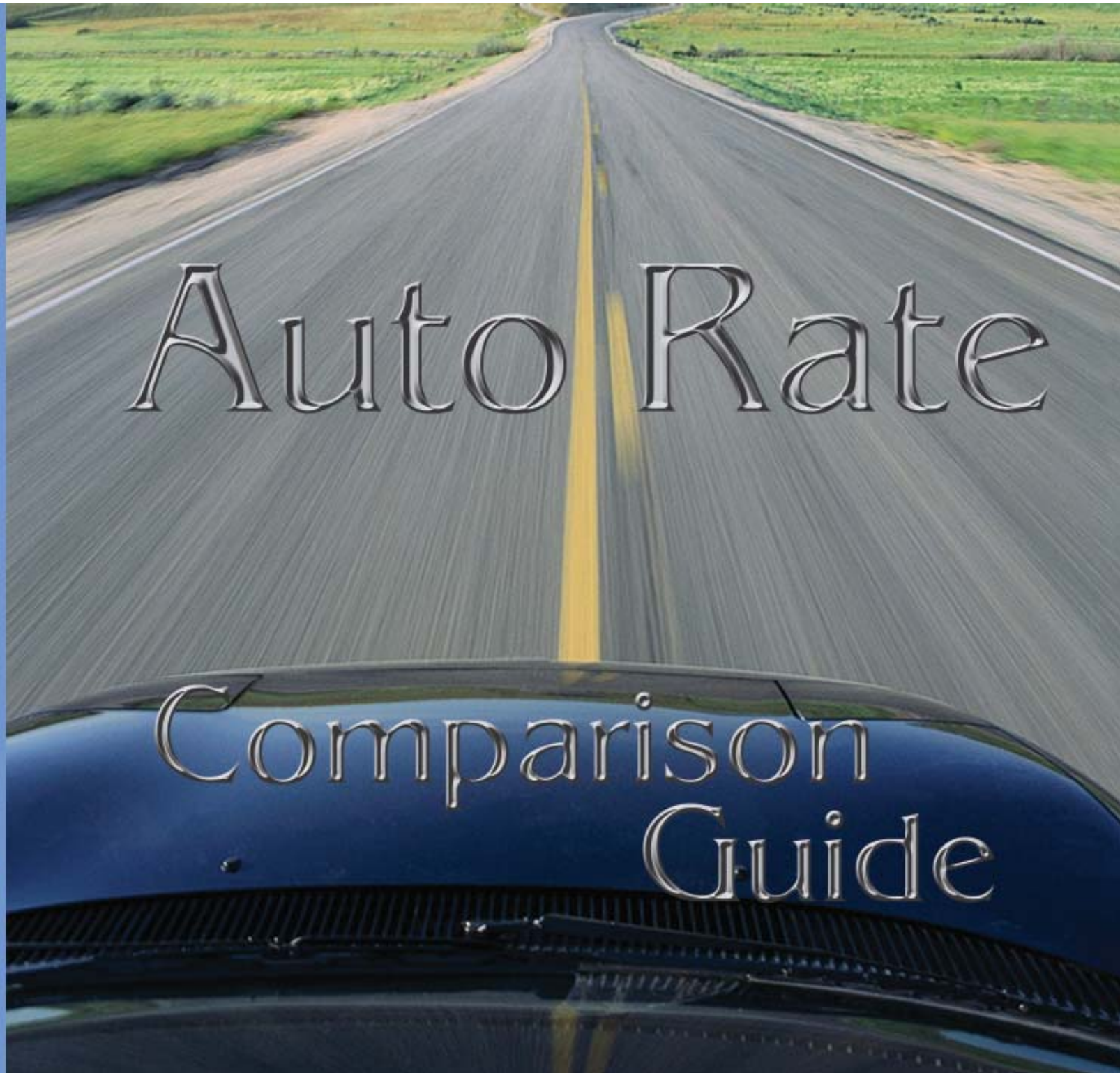


Louisiana  
Department  
of Insurance

# Auto Rate

## Comparison Guide

James J. Donelon  
Comissioner



# A Message from Commissioner of Insurance James J. Donelon



Welcome to the *Louisiana Automobile Rate Comparison Guide*. To provide you with a better idea of cost, we offer separate rate comparison guides for automobile and homeowners insurance. If you are interested in homeowners insurance, be sure to get your copy of our *Louisiana Homeowners Rate Com-*

*parison Guide*. You can call 1-800-259-5300 and ask for a copy, or print a copy from our Web site at [www.lidi.state.la.us](http://www.lidi.state.la.us).

The companies listed here are some of the top carriers of automobile insurance in Louisiana based on premium volume. Included are detailed examples of a wide variety of policies. **Keep in mind these examples may not precisely reflect your individual circumstances. Also, you may find that a company not included in this guide can best provide the coverage and service you need.**

When shopping for insurance, look for a company that is financially sound, has a history of good service and charges a fair rate. Remember, no matter how low the premium might be, an inexpensive policy does you no good if the insurance company cannot cover your claim after your car has been involved in an accident.

Please contact us to find out if any complaints have been filed against the company or producer (agent) you are considering. Also, be sure to ask for the company's A.M. Best rating, which shows the financial strength of the company and its ability to meet obligations to policyholders.

I hope this guide assists you in your search for the right auto insurance.

***The Louisiana Department of Insurance is located in the Poydras Building at 1702 N. 3rd Street in Baton Rouge. For answers to your automobile or homeowners insurance questions, call 1-800-259-5300, write to the Louisiana Department of Insurance at P.O. Box 94214, Baton Rouge, LA 70804-9214 or visit our Web site at [www.lidi.state.la.us](http://www.lidi.state.la.us).***

## Automobile Insurance - Example A (10/20/10 Liability Coverage)

Six-month rate for married male, age 30, no accidents or tickets, principal operator, drives 30 miles roundtrip to work, 15,000 miles annually. Drives 2004 Ford Explorer, XLT, 6-cylinder SOHC.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural
AIG National Insurance Co.	\$ 423	\$ 427	\$ 398	\$ 358	\$ 416	\$ 476	\$ 386	\$ 325
Allstate Property and Casualty	196	211	181	209	193	190	160	149
American Century Casualty Co.	326	792	321	292	321	1,048	298	303
American Home Assurance Co.	286	307	362	281	295	375	268	296
ANPAC Louisiana Insurance Co.	274	283	300	304	219	345	207	264
Auto Club Family Insurance Co.	372	367	468	413	378	422	378	393
Automobile Club Inter-Ins. Exchange	177	180	205	189	165	217	166	181
Continental Insurance Company <sup>1</sup>	212	302	554	420	248	550	236	473
Direct General Insurance Co. of La.	342	394	397	393	359	436	362	342
Drive Insurance From Progressive	440	454	360	364	434	440	402	337
Farmers Insurance Exchange	564	551	737	602	513	801	519	621
GEICO Casualty Company	328	340	338	310	332	335	312	337
GEICO General Insurance Co. <sup>2</sup>	233	240	232	224	244	235	217	238
GEICO Indemnity Company	311	320	318	293	317	316	295	319
Hartford Casualty Insurance Co.	306	341	332	300	312	435	260	330
Hartford Fire Insurance Co.	262	291	283	256	267	371	222	282
Hartford Insurance Co. of the Midwest	402	438	451	420	389	623	419	450
Hartford Insurance Co. of the Southeast <sup>3</sup>	394	440	428	387	402	563	334	425
Imperial Fire and Casualty Insurance Co.	428	575	467	460	467	806	467	467
Kansas City Fire & Marine Insurance Co. <sup>4</sup>	162	241	416	270	181	425	181	263
Liberty Mutual Fire Insurance Co.	242	276	296	234	215	270	227	255
Louisiana Auto Insurance Plan	1,253	1,298	1,327	1,274	1,266	1,539	1,274	984
Louisiana Farm Bureau Mutual Ins. Co.	285	348	353	265	293	400	248	329
National Automotive Insurance Co.	489	551	508	467	431	1,035	467	431
Progressive Direct Insurance Co.	482	490	456	407	476	539	442	382
Property & Casualty Ins. Co. of Hartford	315	336	346	326	301	493	328	358
Safeco Insurance Company of Illinois	318	368	310	325	325	493	298	341
Safeway Insurance Co. of Louisiana	263	365	275	246	265	521	247	250
Sentinel Insurance Company, Ltd.	233	241	243	235	248	277	233	241
Shelter Mutual Insurance Co.	296	321	365	320	302	470	261	269
State Farm Fire and Casualty Co.	348	398	394	357	322	501	318	376
State Farm Mutual Automobile Ins. Co.	279	319	315	286	257	400	255	301
Twin City Fire Insurance Company	229	255	248	225	234	325	195	247
United Services Automobile Assoc. <sup>5</sup>	203	220	240	205	206	269	181	214
Unitrin Specialty- Financial Indemnity Co.	526	633	497	432	518	653	479	464
USAgencies Casualty Insurance Co.	242	312	296	308	283	339	296	301

### Notes:

• Quotes are rounded to the nearest dollar.

1. Rates also apply for Encompass Insurance Company of America, Encompass Property & Casualty Company and Fidelity & Casualty Insurance Company of New York.
2. Rates also apply for Government Employees Insurance Company (GEICO).
3. Rates also apply for Hartford Accident & Indemnity Company and Hartford Underwriters Insurance Company.
4. Rates also apply for Encompass Indemnity Company.
5. Available only to those who meet specific eligibility requirements; generally, active duty U.S. military personnel and their families.



## Automobile Insurance - Example B (10/20/10 Liability Coverage)

Six-month rate for married female, age 30, no accidents or tickets, principal operator, drives 10 miles roundtrip to work, 7,500 miles annually. Drives 2003 Honda Accord, LX, 4-door sedan, 6-cylinder.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural
AIG National Insurance Co.	\$ 362	\$ 366	\$ 344	\$ 311	\$ 357	\$ 409	\$ 332	\$ 282
Allstate Property and Casualty	203	218	187	215	199	196	165	153
American Century Casualty Co.	312	756	306	280	306	999	285	290
American Home Assurance Co.	253	272	320	249	261	332	238	261
ANPAC Louisiana Insurance Co.	245	252	268	272	196	309	186	236
Auto Club Family Insurance Co.	338	334	425	375	344	384	344	357
Automobile Club Inter-Ins. Exchange	177	180	205	189	165	217	166	181
Continental Insurance Company <sup>1</sup>	197	279	510	387	230	507	219	436
Direct General Insurance Co. of La.	333	383	386	382	349	422	351	332
Drive Insurance From Progressive	363	370	296	300	357	363	330	279
Farmers Insurance Exchange	553	541	723	591	503	786	509	610
GEICO Casualty Company	328	340	338	310	332	335	312	337
GEICO General Insurance Co. <sup>2</sup>	200	205	198	192	208	201	186	204
GEICO Indemnity Company	264	272	270	249	269	269	251	272
Hartford Casualty Insurance Co.	290	323	314	284	296	412	246	312
Hartford Fire Insurance Co.	248	276	268	243	253	351	211	267
Hartford Insurance Co. of the Midwest	338	368	379	353	327	524	352	378
Hartford Insurance Co. of the Southeast <sup>3</sup>	373	416	404	365	380	531	315	402
Imperial Fire and Casualty Insurance Co.	433	582	473	465	473	816	473	473
Kansas City Fire & Marine Insurance Co. <sup>4</sup>	142	489	867	550	359	885	359	534
Liberty Mutual Fire Insurance Co.	231	263	282	223	205	258	217	243
Louisiana Auto Insurance Plan	1,052	1,090	1,114	1,070	1,063	1,293	1,090	826
Louisiana Farm Bureau Mutual Ins. Co.	261	318	322	242	267	365	226	300
National Automotive Insurance Co.	473	533	489	452	417	1,000	452	417
Progressive Direct Insurance Co.	377	380	356	322	371	417	347	306
Property & Casualty Ins. Co. of Hartford	315	336	346	326	301	493	328	358
Safeco Insurance Company of Illinois	289	335	282	295	295	449	271	310
Safeway Insurance Co. of Louisiana	263	365	275	246	265	521	247	250
Sentinel Insurance Company, Ltd.	196	203	203	198	207	228	197	202
Shelter Mutual Insurance Co.	272	296	335	295	278	432	240	248
State Farm Fire and Casualty Co.	301	344	340	308	278	432	275	325
State Farm Mutual Automobile Ins. Co.	241	275	272	247	222	346	220	260
Twin City Fire Insurance Company	217	242	235	213	222	307	185	234
United Services Automobile Assoc. <sup>5</sup>	163	202	220	189	190	247	167	197
Unitrin Specialty- Financial Indemnity Co.	419	502	397	348	413	516	384	371
USAgencies Casualty Insurance Co.	212	269	257	267	247	293	258	262

### Notes:

• Quotes are rounded to the nearest dollar.

1. Rates also apply for Encompass Insurance Company of America, Encompass Property & Casualty Company and Fidelity & Casualty Insurance Company of New York.
2. Rates also apply for Government Employees Insurance Company (GEICO).
3. Rates also apply for Hartford Accident & Indemnity Company and Hartford Underwriters Insurance Company.
4. Rates also apply for Encompass Indemnity Company.
5. Available only to those who meet specific eligibility requirements; generally, active duty U.S. military personnel and their families.

## Automobile Insurance - Example C (10/20/10 Liability Coverage)

Six-month rate for single male, age 18, two at fault accidents within last 3 years, principal operator, drives 20 miles roundtrip to work, 12,500 miles annually, non-student, licensed for 3 years, completed driver's education course.

Drives 2000 Ford F-150 Pick-up, 2-door Extended Cab, V8.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural
AIG National Insurance Co.	\$ 2,472	\$ 2,501	\$ 2,314	\$ 2,029	\$ 2,433	\$ 2,841	\$ 2,225	\$ 1,809
Allstate Property and Casualty <sup>1</sup>	1,257	1,351	1,118	1,224	1,372	1,335	1,194	1,145
American Century Casualty Co.	3,035	7,693	2,979	2,694	2,979	10,249	2,752	2,808
American Home Assurance Co.	1,411	1,520	1,788	1,390	1,461	1,856	1,328	1,463
ANPAC Louisiana Insurance Co.	2,060	2,117	2,237	2,261	1,639	2,584	1,550	1,980
Auto Club Family Insurance Co.	1,380	1,364	1,736	1,531	1,404	1,568	1,404	1,458
Automobile Club Inter-Ins. Exchange	1,133	1,155	1,313	1,209	1,056	1,389	1,062	1,160
Continental Insurance Company <sup>2</sup>	602	882	1,169	1,251	716	1,660	677	1,418
Direct General Insurance Co. of La.	1,479	1,728	1,746	1,724	1,558	1,928	1,569	1,474
Drive Insurance From Progressive	3,143	3,275	2,493	2,528	3,104	3,143	2,844	2,303
Farmers Insurance Exchange	2,448	2,392	3,199	2,615	2,225	3,477	2,253	2,698
GEICO Casualty Company	999	1,038	1,030	947	1,011	1,022	953	1,029
GEICO General Insurance Co. <sup>3</sup>	—	—	—	—	—	—	—	—
GEICO Indemnity Company	1,275	1,313	1,305	1,203	1,301	1,298	1,212	1,312
Hartford Casualty Insurance Co.	964	1,078	1,047	944	984	1,384	812	1,041
Hartford Fire Insurance Co.	819	916	889	802	836	1,175	691	884
Hartford Insurance Co. of the Midwest	1,041	1,134	1,168	1,088	1,007	1,613	1,086	1,164
Hartford Insurance Co. of the Southeast <sup>4</sup>	1,286	1,440	1,397	1,260	1,313	1,849	1,084	1,390
Imperial Fire and Casualty Insurance Co. <sup>3</sup>	—	—	—	—	—	—	—	—
Kansas City Fire & Marine Insurance Co. <sup>5</sup>	316	489	867	550	359	885	359	534
Liberty Mutual Fire Insurance Co.	1,104	1,257	1,349	1,064	978	1,231	1,035	1,161
Louisiana Auto Insurance Plan	4,058	4,204	4,297	4,127	4,099	4,986	4,204	3,187
Louisiana Farm Bureau Mutual Ins. Co.	1,197	1,460	1,479	1,112	1,227	1,677	1,039	1,379
National Automotive Insurance Co.	3,677	4,177	3,813	3,515	3,252	7,757	3,515	3,252
Progressive Direct Insurance Co.	3,600	3,697	3,363	2,900	3,542	4,142	3,235	2,660
Property & Casualty Ins. Co. of Hartford	1,171	1,249	1,286	1,210	1,120	1,831	1,220	1,329
Safeco Insurance Company of Illinois <sup>6</sup>	1,923	2,225	1,903	1,968	1,968	2,924	1,812	2,069
Safeway Insurance Co. of Louisiana	1,065	1,479	1,113	997	1,073	2,110	1,000	1,013
Sentinel Insurance Company, Ltd.	1,214	1,274	1,293	1,220	1,328	1,559	1,221	1,285
Shelter Mutual Insurance Co. <sup>3</sup>	—	—	—	—	—	—	—	—
State Farm Fire and Casualty Co. <sup>3</sup>	—	—	—	—	—	—	—	—
State Farm Mutual Automobile Ins. Co. <sup>3</sup>	—	—	—	—	—	—	—	—
Twin City Fire Insurance Company	714	799	775	700	729	1,024	603	771
United Services Automobile Assoc. <sup>7</sup>	1,528	1,672	1,843	1,557	1,559	2,087	1,352	1,621
Unitrin Specialty- Financial Indemnity Co.	3,631	4,466	3,400	2,899	3,569	4,620	3,260	3,146
USAgencies Casualty Insurance Co.	2,054	2,762	2,592	2,709	2,455	3,015	2,578	2,615

### Notes:

• Quotes are rounded to the nearest dollar.

1. This risk would be written in Allstate Indemnity Company.

2. Rates also apply for Encompass Insurance Company of America, Encompass Property & Casualty Company and Fidelity & Casualty Insurance Company of New York.

3. Risk not eligible.

4. Rates also apply for Hartford Accident & Indemnity Company and Hartford Underwriters Insurance Company.

5. Rates also apply for Encompass Indemnity Company.

6. This risk would be written in First National Insurance Company of America.

7. Available only to those who meet specific eligibility requirements; generally, active duty U.S. military personnel and their families.

## Automobile Insurance - Example D (10/20/10 Liability Coverage)

Six-month rate for single female, age 20, one at fault accident within last 3 years, principal operator, drives 20 miles roundtrip to work, 10,000 miles annually, non-student, licensed for 4 years, completed driver's education course.

Drives 2001 Pontiac Grand-Am, SE 2-door coup, 4-cylinder.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural
AIG National Insurance Co.	\$ 775	\$ 784	\$ 730	\$ 646	\$ 763	\$ 885	\$ 703	\$ 581
Allstate Property and Casualty	815	876	750	866	801	788	662	617
American Century Casualty Co.	1,331	3,350	1,306	1,183	1,306	4,459	1,207	1,232
American Home Assurance Co.	760	818	963	749	786	999	715	1,008
ANPAC Louisiana Insurance Co.	947	970	1,033	1,044	758	1,187	713	908
Auto Club Family Insurance Co.	816	806	1,026	905	830	926	830	861
Automobile Club Inter-Ins. Exchange	604	615	699	644	562	739	566	618
Continental Insurance Company <sup>1</sup>	380	552	1,035	778	450	1,029	426	881
Direct General Insurance Co. of La.	823	957	967	955	865	1,065	871	820
Drive Insurance From Progressive	753	773	602	611	742	753	679	562
Farmers Insurance Exchange	1,110	1,085	1,451	1,186	1,009	1,577	1,022	1,224
GEICO Casualty Company	590	613	608	559	597	603	562	607
GEICO General Insurance Co. <sup>2</sup>	491	504	487	471	513	494	456	501
GEICO Indemnity Company	559	576	572	527	570	569	531	575
Hartford Casualty Insurance Co.	584	653	634	573	596	836	493	631
Hartford Fire Insurance Co.	497	556	539	487	508	711	420	537
Hartford Insurance Co. of the Midwest	871	949	977	910	843	1,350	908	974
Hartford Insurance Co. of the Southeast <sup>3</sup>	772	863	838	756	788	1,107	561	833
Imperial Fire and Casualty Insurance Co.	932	1,275	1,025	1,006	1,025	1,814	1,025	1,025
Kansas City Fire & Marine Insurance Co. <sup>4</sup>	209	317	554	356	236	566	235	346
Liberty Mutual Fire Insurance Co.	636	724	777	614	564	710	597	669
Louisiana Auto Insurance Plan	1,488	1,541	1,576	1,514	1,503	1,829	1,541	1,169
Louisiana Farm Bureau Mutual Ins. Co.	533	649	658	495	546	746	462	613
National Automotive Insurance Co.	1,262	1,426	1,308	1,207	1,114	2,669	1,207	1,114
Progressive Direct Insurance Co.	835	846	779	683	820	948	751	635
Property & Casualty Ins. Co. of Hartford	708	755	778	732	678	1,108	738	804
Safeco Insurance Company of Illinois <sup>5</sup>	1,014	1,173	1,001	1,037	1,037	1,546	955	1,090
Safeway Insurance Co. of Louisiana	639	887	668	598	644	1,266	600	607
Sentinel Insurance Company, Ltd.	487	513	515	496	530	604	491	511
Shelter Mutual Insurance Co.	1,134	1,232	1,396	1,229	1,158	1,798	1,000	1,030
State Farm Fire and Casualty Co.	991	1,133	1,121	1,016	915	1,344	906	1,069
State Farm Mutual Automobile Ins. Co.	636	727	719	651	587	862	581	686
Twin City Fire Insurance Company	435	485	471	426	443	620	368	469
United Services Automobile Assoc. <sup>6</sup>	692	756	831	705	706	939	614	733
Unitrin Specialty- Financial Indemnity Co.	867	1,054	816	703	854	1,089	784	759
USAgencies Casualty Insurance Co.	729	962	912	955	872	1,062	915	935

### Notes:

- Quotes are rounded to the nearest dollar.
- 1. Rates also apply for Encompass Insurance Company of America, Encompass Property & Casualty Company and Fidelity & Casualty Insurance Company of New York.
- 2. Rates also apply for Government Employees Insurance Company (GEICO).
- 3. Rates also apply for Hartford Accident & Indemnity Company and Hartford Underwriters Insurance Company.
- 4. Rates also apply for Encompass Indemnity Company.
- 5. This risk would be written in First National Insurance Company of America.
- 6. Available only to those who meet specific eligibility requirements; generally, active duty U.S. military personnel and their families.

## Automobile Insurance - Example E (10/20/10 Liability Coverage)

Six-month rate for married male, age 65, no accidents or tickets, principal operator, pleasure use, 5,000 miles annually. Drives 1995 Plymouth Acclaim, 4-door sedan, 6-cylinder.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural
AIG National Insurance Co.	\$ 487	\$ 490	\$ 457	\$ 409	\$ 480	\$ 550	\$ 444	\$ 371
Allstate Property and Casualty	207	222	190	220	203	200	168	156
American Century Casualty Co.	355	866	349	317	349	1,146	324	330
American Home Assurance Co.	392	421	495	386	404	513	367	404
ANPAC Louisiana Insurance Co.	196	202	214	217	157	247	148	189
Auto Club Family Insurance Co.	324	321	408	360	330	369	330	343
Automobile Club Inter-Ins. Exchange	160	163	185	171	149	196	150	164
Continental Insurance Company <sup>1</sup>	159	222	400	306	184	398	175	344
Direct General Insurance Co. of La.	440	508	513	507	461	562	465	438
Drive Insurance From Progressive	525	540	425	430	518	525	476	398
Farmers Insurance Exchange	347	339	454	371	316	493	320	383
GEICO Casualty Company	393	409	405	373	398	402	375	405
GEICO General Insurance Co. <sup>2</sup>	163	168	162	157	171	165	152	167
GEICO Indemnity Company	307	317	314	290	314	313	292	316
Hartford Casualty Insurance Co.	244	272	264	239	249	349	207	263
Hartford Fire Insurance Co.	209	232	226	205	213	295	178	225
Hartford Insurance Co. of the Midwest	257	280	288	268	249	398	268	287
Hartford Insurance Co. of the Southeast <sup>3</sup>	310	346	336	304	316	441	263	334
Imperial Fire and Casualty Insurance Co.	488	659	534	524	534	926	534	534
Kansas City Fire & Marine Insurance Co. <sup>4</sup>	124	181	307	202	138	313	138	197
Liberty Mutual Fire Insurance Co.	203	231	248	196	180	226	190	213
Louisiana Auto Insurance Plan	1,002	1,038	1,061	1,019	1,012	1,231	1,038	787
Louisiana Farm Bureau Mutual Ins. Co.	201	245	248	187	206	282	174	232
National Automotive Insurance Co.	433	487	448	414	382	917	414	382
Progressive Direct Insurance Co.	579	586	542	482	569	651	526	451
Property & Casualty Ins. Co. of Hartford	196	209	215	203	188	306	204	223
Safeco Insurance Company of Illinois	259	300	253	264	264	402	243	278
Safeway Insurance Co. of Louisiana	295	409	308	276	297	583	277	280
Sentinel Insurance Company, Ltd.	209	217	217	212	222	244	210	216
Shelter Mutual Insurance Co.	210	228	259	227	215	334	185	191
State Farm Fire and Casualty Co.	226	258	255	231	208	324	206	244
State Farm Mutual Automobile Ins. Co.	181	206	204	185	167	259	165	195
Twin City Fire Insurance Company	184	204	198	180	187	259	157	197
United Services Automobile Assoc. <sup>5</sup>	208	225	245	210	211	276	185	219
Unitrin Specialty- Financial Indemnity Co.	472	566	446	389	465	584	430	417
USAgencies Casualty Insurance Co.	302	392	372	387	354	427	371	375

### Notes:

• Quotes are rounded to the nearest dollar.

1. Rates also apply for Encompass Insurance Company of America, Encompass Property & Casualty Company and Fidelity & Casualty Insurance Company of New York.
2. Rates also apply for Government Employee Insurance Company (GEICO).
3. Rates also apply for Hartford Accident & Indemnity Company and Hartford Underwriters Insurance Company.
4. Rates also apply for Encompass Indemnity Company.
5. Available only to those who meet specific eligibility requirements; generally, active duty U.S. military personnel and their families.

## Automobile Insurance - Example F (10/20/10 Liability Coverage)

Six-month rate for married female, age 58, no accidents or tickets, principal operator, pleasure use, 7,500 miles annually. Drives 2004 Buick LeSabre, 4-door sedan, 6-cylinder.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural
AIG National Insurance Co.	\$ 318	\$ 320	\$ 301	\$ 271	\$ 314	\$ 356	\$ 292	\$ 250
Allstate Property and Casualty	147	158	135	156	145	142	120	111
American Century Casualty Co.	312	756	306	280	306	999	285	290
American Home Assurance Co.	297	320	377	294	308	391	279	307
ANPAC Louisiana Insurance Co.	206	212	225	228	165	259	156	199
Auto Club Family Insurance Co.	324	321	408	360	330	369	330	343
Automobile Club Inter-Ins. Exchange	150	153	174	160	140	184	141	154
Continental Insurance Company <sup>1</sup>	159	222	400	306	184	398	175	344
Direct General Insurance Co. of La.	390	450	455	449	409	502	415	393
Drive Insurance From Progressive	311	316	256	259	305	311	283	241
Farmers Insurance Exchange	382	373	499	408	347	542	352	421
GEICO Casualty Company	327	339	336	309	330	334	311	337
GEICO General Insurance Co. <sup>2</sup>	175	179	173	167	182	175	162	178
GEICO Indemnity Company	264	271	269	249	268	268	250	271
Hartford Casualty Insurance Co.	244	272	264	239	249	346	207	263
Hartford Fire Insurance Co.	209	232	226	205	213	295	178	225
Hartford Insurance Co. of the Midwest	204	222	229	213	197	316	213	228
Hartford Insurance Co. of the Southeast <sup>3</sup>	310	346	336	304	316	441	263	334
Imperial Fire and Casualty Insurance Co.	363	485	396	389	396	676	396	396
Kansas City Fire & Marine Insurance Co. <sup>4</sup>	119	173	291	192	132	297	132	187
Liberty Mutual Fire Insurance Co.	203	231	248	196	180	226	190	213
Louisiana Auto Insurance Plan	1,002	1,038	1,061	1,019	1,012	1,231	1,038	787
Louisiana Farm Bureau Mutual Ins. Co.	201	245	248	187	206	282	174	232
National Automotive Insurance Co.	418	472	433	399	370	884	399	370
Progressive Direct Insurance Co.	343	345	325	296	339	377	316	282
Property & Casualty Ins. Co. of Hartford	151	161	166	156	144	236	157	171
Safeco Insurance Company of Illinois	213	246	208	217	217	330	199	228
Safeway Insurance Co. of Louisiana	284	394	297	265	286	562	267	270
Sentinel Insurance Company, Ltd.	174	181	181	177	184	200	176	180
Shelter Mutual Insurance Co.	210	228	259	227	215	334	185	191
State Farm Fire and Casualty Co.	214	245	242	220	198	308	196	231
State Farm Mutual Automobile Ins. Co.	172	196	194	176	158	247	157	185
Twin City Fire Insurance Company	184	204	198	180	187	259	157	197
United Services Automobile Assoc. <sup>5</sup>	156	169	183	158	159	205	140	164
Unitrin Specialty- Financial Indemnity Co.	364	433	345	303	359	445	333	324
USAgencies Casualty Insurance Co.	201	257	244	253	233	279	244	247

### Notes:

• Quotes are rounded to the nearest dollar.

1. Rates also apply for Encompass Insurance Company of America, Encompass Property & Casualty Company and Fidelity & Casualty Insurance Company of New York.
2. Rates also apply for Government Employees Insurance Company (GEICO).
3. Rates also apply for Hartford Accident & Indemnity Company and Hartford Underwriters Insurance Company.
4. Rates also apply for Encompass Indemnity Company.
5. Available only to those who meet specific eligibility requirements; generally, active duty U.S. military personnel and their families.



## Automobile Insurance - Example G (10/20/10 Liability Coverage)

Six-month rate for single female with dependent, age 48, no accidents or tickets, principal operator, drives 30 miles roundtrip to work, 12,500 miles annually. Drives 2000 Camry LE, 4-door sedan, 4-cylinder. Daughter, age 16, an occasional operator, no accidents or tickets, student with 3.5 grade point average, completed driver's education, licensed less than 1 year.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural
AIG National Insurance Co.	\$ 408	\$ 411	\$ 384	\$346	\$ 400	\$ 460	\$ 371	\$ 315
Allstate Property and Casualty	472	508	435	502	464	457	384	358
American Century Casualty Co.	1,405	3,540	1,379	1,249	1,379	4,711	1,275	1,301
American Home Assurance Co.	923	993	1,170	910	955	1,214	867	956
ANPAC Louisiana Insurance Co.	402	414	439	445	322	506	304	388
Auto Club Family Insurance Co.	809	799	1,018	898	823	919	823	855
Automobile Club Inter-Ins. Exchange	258	263	299	275	240	316	242	264
Continental Insurance Company <sup>1</sup>	296	427	794	599	349	790	331	677
Direct General Insurance Co. of La.	1,110	1,292	1,307	1,289	1,169	1,460	1,189	1,119
Drive Insurance From Progressive	1,408	1,451	1,115	1,131	1,386	1,408	1,266	1,036
Farmers Insurance Exchange	526	514	687	561	478	746	484	579
GEICO Casualty Company	806	838	831	764	816	825	769	830
GEICO General Insurance Co. <sup>2</sup>	346	356	343	332	362	349	322	353
GEICO Indemnity Company	804	828	823	758	820	818	764	827
Hartford Casualty Insurance Co.	458	511	497	449	467	654	387	494
Hartford Fire Insurance Co.	390	436	423	382	398	556	330	421
Hartford Insurance Co. of the Midwest	597	651	670	624	578	926	623	668
Hartford Insurance Co. of the Southeast <sup>3</sup>	600	671	651	588	613	859	507	648
Imperial Fire and Casualty Insurance Co.	1,084	1,484	1,192	1,171	1,192	2,112	1,192	1,192
Kansas City Fire & Marine Insurance Co. <sup>4</sup>	197	298	519	334	222	530	222	325
Liberty Mutual Fire Insurance Co.	372	423	454	359	330	415	349	396
Louisiana Auto Insurance Plan	1,353	1,401	1,433	1,376	1,366	1,662	1,401	1,063
Louisiana Farm Bureau Mutual Ins. Co.	395	481	488	367	405	553	342	455
National Automotive Insurance Co.	965	1,088	998	922	851	2,039	922	851
Progressive Direct Insurance Co.	1,311	1,336	1,221	1,061	1,288	1,500	1,176	978
Property & Casualty Ins. Co. of Hartford	386	411	424	399	369	603	402	438
Safeco Insurance Company of Illinois	498	576	486	508	508	772	466	534
Safeway Insurance Co. of Louisiana	331	460	346	310	333	657	311	315
Sentinel Insurance Company, Ltd.	173	179	179	175	183	199	174	179
Shelter Mutual Insurance Co.	520	564	640	562	531	825	458	472
State Farm Fire and Casualty Co.	593	678	671	608	548	793	542	640
State Farm Mutual Automobile Ins. Co.	475	543	537	486	438	634	434	512
Twin City Fire Insurance Company	341	381	370	335	348	486	289	368
United Services Automobile Assoc. <sup>5</sup>	275	298	327	278	279	368	244	290
Unitrin Specialty- Financial Indemnity Co.	1,623	1,987	1,523	1,304	1,596	2,055	1,461	1,411
USAgencies Casualty Insurance Co.	799	1,061	1,002	1,046	954	1,162	1,002	1,017

### Notes:

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- 2. Rates also apply for Government Employees Insurance Company (GEICO).
- 3. Rates also apply for Hartford Accident & Indemnity Company and Hartford Underwriters Insurance Company.
- 4. Rates also apply for Encompass Indemnity Company.
- 5. Available only to those who meet specific eligibility requirements; generally, active duty U.S. military personnel and their families.

## Auto Insurance Shopping Information

### Tips:

1. Use this rate guide as a starting point.
2. Search through the yellow pages for help in contacting producers (agents) or companies.
3. When you start calling for price quotes, be ready to answer questions concerning your driver's license, traffic records, estimated miles driven to and from work and total miles driven each year.
4. Inquire about discounts. Some companies grant premium reductions based on your good driving record, limited vehicle usage, multiple vehicles, safety and theft devices, and other factors.
5. Ask questions about how your policy works. Since you will be paying for your policy, you have a right to know all the policy details.
6. Compare policies and choose the one best suited to your situation.
7. If your car is older and paid for, consider dropping collision and comprehensive coverage. Compare the cost of your annual premium with the car's "Blue Book" value, minus your deductible.

### Terms:

**Liability** insurance pays for damages or injury to another person outside your household for which you may be legally responsible. (10/20/10 coverage is required by Louisiana law)

**Comprehensive** insurance covers a wide range of potential damages to your vehicle, including fire, theft, vandalism, and glass breakage. Deductibles on comprehensive insurance range from zero to \$250. The higher the deductible, the lower the premium. For example, with \$250 deductible, your premium cost would be less, but you pay the first \$250 anytime you have a comprehensive claim.

**Collision** insurance covers you for exactly that: collisions that damage your vehicle. Collision deductibles generally range from \$100 to \$500 or more. Again, the higher the deductible, the lower the premium.

**Deductible** is the amount you pay out of your own pocket when you have a claim.

**Exclusions** are certain situations under which your policy will not cover you or your vehicle.

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